

Good afternoon,

I am Julia Martin Frazier, a licensed Realtor affiliated with Monument Sotheby's International Realty. Thank you for the opportunity to speak in support of this very important proposed legislation that would protect buyer privacy in residential real estate transactions in the State of Maryland.

I consider the work that I do largely an act of public service. There is very little that affects each one of us more than the place we call home. As an agent who works with the public to assist people in finding a home, I take this responsibility very seriously. As a member of the National Association of Realtors, I am proud to uphold the tenets of the Code of Ethics, and all it stands for. In its preamble, the Code states this:

“Under all is the Land. Upon its wise utilization and widely allocated ownership depend the survival and growth of free institutions and of our civilization. REALTORS should recognize that the interests of the nation and its citizens require the highest and best use of the land and the widest distribution of land ownership.”

This is a lofty premise, and one that inspires me, and guides the work that I do on a daily basis. We, as Realtors, work with ALL kinds of people, and it is our duty to represent each and every one fairly, and to the best of our abilities. Included in our Code of Ethics, is the directive that Realtors shall not deny equal professional services to any person for reasons of race, color, religion, sex, handicap, familiar status, national origin, sexual orientation, or gender identity. In practice, then, we in turn must guide our sellers and buyers to follow this code as well.

When an offer to purchase a home is presented to our seller clients, one of the first bits of information they see is the name of the prospective buyer. Immediately, the stage is set for bias, implicit or otherwise. Whether the name is unpronounceable to them, perhaps even familiar as someone they might know, or is revealing in any manner of ways, there is likely some information revealed that could possibly sway or guide their decision in choosing someone to be the next owner of their home.

I have seen this in practice time and again. One instance in particular, truly focused my attention on the possible discrimination that can happen when a name is presented on an offer to purchase.

My buyer clients offer was declined, even after we were clearly told verbally by the listing agent that our offer was the strongest among multiple bids, and would be accepted. It was only until the names of my Nigerian clients were

presented on the contract of sale, when they learned that they had in fact not won the bid. Can we prove that this was the reason the offer was declined? As in the case of many instances of implicit bias, no, we cannot prove it. Therein lies the sensitivity of this issue, and the need to remove even the shadow of a doubt that any bias has the opportunity to enter into the decision making process of our seller clients deciding whom to sell their home to.

With names like Chukwuebuka Ummuna, Chukwunonso Ummuna and Cynthia Torres Delgado, my clients had felt one too many times that they were being treated unfairly, or perhaps with unfair bias. Winning a bid in this very competitive market is difficult enough, and if I could assure clients that the reason they didn't win an offer had nothing to do with them personally, that would be an enormous step in the right direction.

I thank you for your time, and consideration of passing this important legislation that would change the direction of unbiased residential real estate transactions, benefitting all who participate.